



**Mortgage Servicing | 1 Corporate Drive | Suite 360 | Lake Zurich, IL 60047-8945  
Customer Service 855-447-7212**

September 16, 2019

MS1710

Rachel Corina Luna  
16022 Kube CT  
Jersey Village TX 77040-

Loan Number: [REDACTED]

**THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.**

Dear Rachel Corina Luna :

Thank you for contacting us about your mortgage. Your complete loss mitigation application has been received and reviewed for all loss mitigation options available to you.

**YOU MAY HAVE BEEN APPROVED FOR THESE LOSS MITIGATION OPTIONS**

**Approved Loss Mitigation Options Offered to You, if any:** Based on a careful review of the information you provided to us and the different program criteria, you are eligible for the following loss mitigation options:

- ( ) Repayment Plan
- ( ) Forbearance
- ( ) FHA HAMP Workout
- ( ) VA Affordable Modification (VAAM)
- ( ) Standard Modification
- ( ) Capitalization and Extend Modification
- (x ) FLEX Modification
- ( ) Short Sale
- ( ) Deed-in-Lieu of Foreclosure
- ( ) **After careful review of your loan file and submitted documentation you are not eligible for any loss mitigation options. Please read the following page for further details.**

QL756/MKE

**EXHIBIT L**